



## HRSC EAST EMPLOYEE BENEFITS UPDATE

## Continuation of Federal Employees Health Benefits (FEHB) Coverage For Children Incapable of Self-Support

If you have elected a self and family FEHB enrollment you can include in your enrollment an unmarried dependent child age 22 or over who is incapable of self-support because of a physical or mental disability that existed before the child reached age 22. Your child may be considered incapable of self-support only if his/her physical or mental disability is expected to continue for at least one year and, because of the disability, he/she is not capable of working at a self-supporting job. A disability such as blindness or deafness isn't qualifying in itself because it doesn't necessarily make someone incapable of self-support. Your child must also be dependent upon you to qualify for health benefits coverage. In addition, your stepchild or foster child incapable of self-support must live with you in a regular parent-child relationship to qualify.

For certain medical conditions your FEHB carrier can make a determination regarding eligibility to continue coverage, but for most medical conditions the HRSC East is responsible for making the determination whether a child meets the requirements for continued coverage after age 22. At least 60 days prior to your child's 22<sup>nd</sup> birthday complete the Consent for Release section of an HRSC East 12890/13 - Continuation of Federal Employees Health Benefits (FEHB) Coverage for Child Incapable of Self-support and take it to your child's physician to complete the Attending Physician's Report. Send the completed form to the HRSC East. You can request an HRSC East 12890/13 by calling The Benefits Line at 1-888-320-2917.

The HRSC East will review the information that you provide and make a determination whether the child meets the requirements for continuation of coverage after age 22. The continued coverage may be approved for a limited period of time (1 year, for example) or without time limitation (permanent). If coverage is temporary you will need to provide updated medical information before the expiration of the approval period.

If the child is approved for continued coverage after age 22, the HRSC East will notify the FEHB carrier by letter prior to the child reaching age 22. If the child does not meet the requirements for continued coverage he/she will be eligible to elect Temporary Continuation of Coverage (TCC) for 36 months. The election must be made within 60 days of the child's 22<sup>nd</sup> birthday.

### QUESTIONS

If you have any questions, please call The Benefits Line at 1-888-320-2917, select option 2 to talk to a benefits counselor then option 1 for East Region. Benefits counselors are available from 7:30 a.m. – 4:30 p.m. EST Monday through Friday.

You may e-mail the Retirements and Benefits Division anytime at [Benefits\\_east@east.hroc.navy.mil](mailto:Benefits_east@east.hroc.navy.mil).

The TTY number for the hearing impaired is (757) 396-7078.